

September 26, 2008

PUBLIC NOTICE # 2008-39

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-12204	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12213	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12205	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12214	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12206	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12215	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12207	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12216	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12278		AIG CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-FINANCIAL LINES	0
08-12175	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12161	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-12166	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
08-12248	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
08-12275		AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
08-12268		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	INVOLUNTARY UNEMPLOYMENT(N ON-CREDIT)	
08-12280		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
08-12162	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-12167	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0

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08-12249	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
08-12187		ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CANOPY CRIME	0
08-12256		ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CANOPY	0
08-12208	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12217	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12189		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT ORGANIZATION MANAGEMENT	
08-12222		CALIFORNIA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RESIDENTIAL CLEANING SERVICE	
08-12229		CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	CHURCH BUS	
08-12202		DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ALLIED HEALTH E&O	0
08-12238		DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PSYCHOLOGISTS AND MENTAL HEALTH	0
08-12277		DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PSYCHIATRISTS PROF AND OFFICE LIAB	0
08-12168	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
08-12235		EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-12239	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ONEPAC	0
08-12141		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-12165		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	UNCONTROLLED INLAND MARINE	
08-12254		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-12298		EXECUTIVE RISK INDEMNITY INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08	3.81

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08-12300	0038	EXECUTIVE RISK INDEMNITY INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08	
08-12223	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM		3.89
08-12267		FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-HEALTH CARE PORTFOLIO	
08-12169	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
08-12283	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-12197	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
08-12270	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-12271	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-12272	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-12297		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	BUILDS RISK SIMPLIFIED	-5
08-12273	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
08-12252		GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
08-12211		HUDSON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PREMIER BUILDING OWNER'S PACKAGE POICY	0
08-12233		HUDSON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	THE DEFENDER SIDE A DIC D & O	0
08-12218	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12269		INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	0.27
08-12209	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-0.86
08-12219	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0

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08-12243		INSURANCE COMPANY OF THE WEST	COMMERCIAL	FIRE	FORMS	NONE	
08-12284	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-11155		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-3.5
08-12285	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-12286	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-12287	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-12160		MARKEL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	EARTHQUAKE INSURANCE	14.87
08-12232		MEDICAL ASSURANCE COMPANY, INC. (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LAWYERS	0
08-12158		MERCURY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TAXI CAB	
08-12281	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12224	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM		3.89
08-12176	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12177	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12225		NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PUBLIC STORAGE	0
08-12172	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
08-12173	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
08-12154	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12276	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0

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08-12295	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-SCJ NON-STANDARD AUTO	
08-12296		OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	RATE	ARF08-VAR. 7B & 8B-SCJ NON-STANDARD AUTO	-8.69
08-12240	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ONEPAC	0
08-12241	1129	ONEBEACON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ONEPAC	0
08-12220	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12198	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
08-12212		PRAETORIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INNOVATIVE COVERAGE CONCEPTS	0
08-12257		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
08-12282	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12234		SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-PASTORAL	0
08-12255		SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-PASTORAL	0
08-12203		SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12274		STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	JANITORIAL	-19.95
08-12153		STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
08-12226		TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-12230		TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	-0.73
08-12236	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ULTRA PAC	0
08-12237	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ULTRA PAC	0

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08-12201		ULLICO CASUALTY COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NON-CONTRACT	0
08-12155	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12253	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-12199		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
08-12183		UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACT REIMBURSEMENT	-7.3
08-12221	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	COMM'L INLAND MARINE	0
08-12174	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
08-12163	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-12170	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
08-12250	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
08-12164	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-12171	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
08-12251	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
103 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

September 26, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-11531	8/29/2008	ACA Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08-Var 7B, 8B-Motorcycle	-3.64%
Correct	08-11531	8/29/2008	ACA Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08-Var 7B, 8B-Motorcycle	3.64%

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